

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND, VA FR Dist: 05 Peer: 1

ASSETS

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(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Real Estate Loans	27,733,883	29,696,856	29,204,250	29,129,489	27,167,465	-6.6	58.5
Commercial and Industrial Loans	8,534,618	9,881,747	9,138,031	10,683,139	9,845,548	-13.6	82.4
Loans to Individuals	608,122	696,686	688,352	752,091	833,898	-12.7	-22.5
Loans to Depository Inst & Oth Banks Accept	66,803	54,253	52,362	40,930	37,738	23.1	223.7
Agricultural Loans	182,878	217,021	195,258	207,066	193,318	-15.7	-10.5
Other Loans and Leases	1,139,462	1,137,137	1,191,889	1,100,494	1,055,032	0.2	67.9
Less: Unearned Income	1,013	1,077	1,118	1,021	4,513	-5.9	-97.6
Loans & Leases, Net of Unearned Income	38,264,753	41,682,623	40,469,024	41,912,188	39,128,486	-8.2	60.6
Less: Allow for Loan & Lease Losses	1,564,950	1,248,982	1,532,379	687,831	459,908	25.3	456.1
Net Loans and Leases	36,699,803	40,433,641	38,936,645	41,224,357	38,668,578	-9.2	55.9
Debt Securities Over 1 Year	1,085,102	1,300,562	1,166,915	1,638,783	2,554,105	-16.6	-59.9
Mutual Funds and Equity Securities	295,024	369,224	476,659	308,134	173,942	-20.1	14.1
Subtotal	38,079,929	42,103,427	40,580,219	43,171,274	41,396,625	-9.6	43.7
Interest-Bearing Bank Balances	4,878,225	1,038,230	715,257	1,921,285	17,072	369.9	44058
Federal Funds Sold & Reverse Repos	103,674	448,093	78,541	370,158	773,762	-76.9	-82.4
Debt Securities 1 Year or Less	2,689,301	3,010,628	2,711,337	2,932,144	3,820,805	-10.7	62.4
Trading Assets	176,384	135,833	107,951	139,636	101,090	29.9	-38.0
Total Earning Assets	46,127,140	46,897,633	44,363,608	48,534,497	46,109,354	-1.6	58.8
Non-Int Cash and Due From Dep Inst	1,053,578	1,196,662	1,309,662	1,475,711	1,855,114	-12.0	-14.5
Premises, Fixed Assets, & Cap Leases	687,701	677,039	680,227	664,191	633,033	1.6	73.7
Other Real Estate Owned	413,336	304,779	389,780	201,167	31,139	35.6	1441.4
Invest in Unconsolidated Subsidiaries	50,496	19,072	36,158	83,439	95,374	164.8	-40.1
Intangible and Other Assets	3,818,254	3,704,540	4,365,043	4,380,946	4,223,430	3.1	82.9
Total Assets	52,150,505	52,799,725	51,144,478	55,339,951	52,947,444	-1.2	58.6
Quarterly Average Assets	52,323,377	54,068,979	53,259,715	54,546,364	50,941,153	-3.2	60.9
Average Loans and Leases (YTD)	39,330,453	42,150,253	41,812,212	40,971,817	36,798,719	-6.7	71.0
MEMORANDA:							
Loans Held-for-Sale	189,376	251,526	208,567	200,318	207,943	-24.7	-8.6
Loans Not Held-for-Sale	38,075,377	41,431,097	40,260,457	41,711,870	38,920,543	-8.1	61.2
RE Loans Secured by 1-4 Family	6,310,678	6,541,531	6,455,384	6,382,900	6,003,772	-3.5	17.9
Commercial Real Estate Loans	21,230,211	22,970,393	22,554,592	22,577,685	21,018,449	-7.6	76.6
Construction and Land Development	5,155,590	7,729,526	6,472,729	8,532,711	9,123,779	-33.3	28.0
Multifamily	1,009,842	794,765	969,760	696,885	625,261	27.1	176.4
Nonfarm Nonresidential	15,064,779	14,446,102	15,112,103	13,348,089	11,269,409	4.3	97.4
RE Loans Secured by Farmland	192,994	184,932	194,274	168,904	145,244	4.4	59.8
Total Investment Securities	4,269,054	4,841,836	4,525,214	4,879,061	6,548,852	-11.8	-7.7
U.S. Treasury Securities	39,031	25,845	26,144	29,121	53,000	51.0	8.1
U.S. Agency Securities (excl MBS)	1,027,562	1,108,908	1,017,038	991,886	1,396,802	-7.3	3.9
Municipal Securities	793,783	903,678	827,987	854,954	902,565	-12.2	6.9
Mortgage-Backed Securities	394,061	465,390	419,569	439,920	974,676	-15.3	-45.0
Asset-Backed Securities	1,697,659	1,946,859	1,733,417	2,244,146	709,801	-12.8	N/A
Other Debt Securities	21,934	21,932	24,400	10,900	2,338,066	0.0	-98.8
Mutual Funds and Equity Securities	295,024	369,224	476,659	308,134	173,942	-20.1	14.1
Available-For-Sale Securities	3,416,448	3,903,894	3,655,619	3,088,072	5,844,411	-12.5	-14.0
U.S. Treasury Securities	39,031	25,845	26,144	29,121	53,000	51.0	8.1
U.S. Agency Securities (excl MBS)	1,027,562	1,108,908	1,017,038	991,886	1,396,802	-7.3	3.9
Municipal Securities	224,422	252,833	241,494	179,998	221,969	-11.2	142.3
Mortgage-Backed Securities	375,343	444,564	399,988	418,223	951,331	-15.6	-47.6
Asset-Backed Securities	1,433,232	1,680,688	1,469,996	1,149,910	709,801	-14.7	N/A
Other Debt Securities	21,834	21,832	24,300	10,800	2,337,566	0.0	-98.8
Mutual Funds and Equity Securities	295,024	369,224	476,659	308,134	173,942	-20.1	14.1
Held-To-Mat Sec Appreciation (Depr)	-50,236	-46,756	-36,140	-347,434	-2,293	N/A	N/A
Available-For-Sale Sec Appr (Depr)	-700,467	-739,510	-736,281	-196,345	-182,681	N/A	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	N/A
Pledged Securities	1,706,972	1,674,486	1,756,067	1,808,221	2,708,745	1.9	17.4

Assets (\$000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memoranda section, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, and the portion of investment securities pledged as collateral. The last two columns on the right display the one-year and five-year percentage changes for each balance sheet item. (See the description of Growth Rates on page 2-3.)

Investment securities appearing on this page are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Real Estate Loans

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment, or installment.

Loans to Individuals

Loans to individuals for household, family, and other personal expenditures including credit card and related plans.

Loans to Depository Institutions

Loans to U.S. and foreign banks and other depository institutions.

Agricultural Loans

Loans to finance agricultural production and other loans to farmers.

Other Loans and Leases

The sum of loans to foreign governments and official institutions, loans for purchasing and carrying securities, and all other loans, net of unearned income.

Unearned Income

The amount of unearned income that is included in the loan categories listed above. (A value of zero implies that the above loan categories are reported net of unearned income.)

Loans and Leases, Net of Unearned Income

The sum of real estate loans, commercial and industrial loans, loans to individuals, loans to depository institutions, agricultural loans, loans to foreign governments and institutions, and other loans and leases, net of unearned income.

Allowance for Loan and Lease Losses

The allowance for loan and lease losses. Prior to March 31, 2001, this item also included the amount of any allocated transfer risk reserve.

Net Loans and Leases

Total loans and leases, net of unearned income, minus the allowance for loan and lease losses (and allocated transfer risk reserve prior to March 31, 2001).

Debt Securities over 1 Year

The amortized cost of held-to-maturity and the fair value of available-for-sale debt securities with a remaining maturity of more than one year.

Mutual Funds and Equity Securities

The fair value of investments in mutual funds and equity securities that are designated as available for sale.

Subtotal

The sum of loans and leases (net of unearned income and the allowance for loan and lease losses), securities over one year, and mutual funds and equity securities.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, or its consolidated subsidiaries.

Federal Funds Sold and Reverse Repos

Unsecured loans of immediately available balances, and purchase of securities, loans, other assets, or participations in pools of securities under agreements to resell for one business day or under a continuing contract.

Debt Securities 1 Year or Less

Debt securities with a remaining maturity of one year or less.

Trading Assets

Assets held in the consolidated bank holding company's trading accounts.

Total Earning Assets

The sum of interest-bearing balances due from depository institutions, debt and equity securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income and the allowance for loan and lease losses), and trading assets.

Non-Interest-Bearing Cash and Balances Due from Depository Institutions

Non-interest-bearing balances due from depository institutions, currency

and coin, cash items in the process of collection, and unposted debits.

Premises, Fixed Assets, and Capital Leases

The book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a capital lease.

Other Real Estate Owned

Other real estate owned.

Investment in Unconsolidated Subsidiaries

The sum of the consolidated bank holding company's holdings of capital stock in unconsolidated subsidiaries and associated companies, its proportionate share in their earnings or losses since the date of their acquisition, and any advances made to them including those in the form of loans and holdings of their bonds and debentures.

Intangible and Other Assets

The sum of goodwill (the excess of the unamortized acquisition cost of consolidated subsidiaries over the net underlying assets), mortgage servicing assets, purchased credit card relationships and nonmortgage servicing assets, other identifiable intangible assets such as trademarks, patents, and franchises, and all other assets.

Total Assets

The dollar amount of total assets.

Quarterly Average Assets

Average consolidated assets for the latest quarter as reported in Schedule HC-K of the FR Y-9C.

Average Loans and Leases (YTD)

The cumulative sum of loans and leases, net of unearned income, for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Memoranda

Loans Held-For-Sale

Total loans and leases held-for-sale.

Loans Not Held-For-Sale

Total loans and leases, net of unearned income (schedule HC, line item 4.b.).

Real Estate Loans Secured by 1-4 Family

The sum of revolving open-end loans secured by one- to four-family residential properties and extended under lines of credit and other one- to four-family loans secured by first and junior liens.

Commercial Real Estate Loans

The sum of construction, land development and other land loans; loans secured by multifamily residential properties; and loans secured by nonfarm nonresidential properties.

Construction and Land Development

Loans secured by real estate to finance either land development prior to erecting a new structure or the on-site construction of industrial, commercial, residential, or farm buildings.

Multifamily

Loans secured by multifamily (five dwelling units or more) residential properties.

Nonfarm Nonresidential

Real estate loans secured by business or industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties.

Real Estate Loans Secured by Farmland

Loans secured by land used or

usable for agricultural purposes and improvements thereon.

Total Investment Securities

The sum of the amortized cost of held-to-maturity debt securities and the current fair value of available-for-sale debt and equity securities described in various categories below.

U.S. Treasury Securities

The amount of U.S. Treasury securities.

U.S. Agency Securities excluding Mortgage-Backed Securities

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed Securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities

Obligations of states and political subdivisions in the United States.

Mortgage-Backed Securities

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities

The amount of asset-backed securities, other than mortgage-backed securities. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities

The sum of other U.S. debt securities and foreign debt securities.

Mutual Funds and Equity Securities

The values of investments in mutual

funds and equity securities that are designated as available-for-sale.

Available-for-Sale Securities

The fair value of available-for-sale debt and equity securities included in the categories below.

*U.S. Treasury Securities
(Available-for-Sale Securities)*

The amount of U.S. Treasury securities designated as available-for-sale.

*U.S. Agency Securities excluding
Mortgage-Backed Securities
(Available-for-Sale Securities)*

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities, that is designated as available-for-sale. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Municipal Securities
(Available-for-Sale Securities)*

The fair value of available-for-sale obligations of states and political subdivisions in the United States.

*Mortgage-Backed Securities
(Available-for-Sale Securities)*

The amount of pass-through and other mortgage-backed securities,

including CMOS, REMICS, and stripped mortgage-backed securities designated as available-for-sale. For Bank Holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Asset-Backed Securities
(Available-for-Sale Securities)*

The amount of asset-backed securities, other than mortgage-backed securities, designated as available-for-sale. The BHCPR includes data for this item only for report dates after December 31, 2000.

*Other Debt Securities
(Available-for-Sale Securities)*

The fair value of other U.S. debt securities and foreign debt securities that are designated as available-for-sale.

*Mutual Funds and Equity Securities
(Available-for-Sale Securities)*

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

*Held-to-Maturity Securities
Appreciation (Depreciation)*

The difference between the fair value and the amortized cost of all debt securities that are designated as held-to-maturity.

*Available-for-Sale Securities
Appreciation (Depreciation)*

The difference between the fair value and the amortized cost of all debt and equity securities that are designated as available-for-sale.

Structured Notes, Fair Value

The fair value of structured notes (debt securities with cash flow characteristics that depend upon one or more indices and/or that have embedded forwards or options. Examples of structured notes include step-up bonds, index amortizing notes (IANs), dual index notes, deleveraged bonds, range bonds, inverse floaters, floating debt securities in which interest payments are based on a single index such as Constant Maturity Treasury (CMT) or Cost of Funds Index (COFI)).

Pledged Securities

Securities that are pledged to secure deposits, repurchase transactions, or other borrowings as performance bonds under futures or forward contracts or for any other purpose.